CANADA-NOVA SCOTIA
Crop Insurance

ANNUAL REPORT

1982 - 1983

THE
NOVA SCOTIA
CROP & LIVESTOCK INSURANCE COMMISSION

Agriculture Canada

Province of Nova Scotia

NOVA SCOTIA
CROP & LIVESTOCK
INSURANCE COMMISSION

1982-83

ANNUAL REPORT

For the year ending March 31, 1983

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CANADA-NOVA SCOTIA
Crop Insurance

Nova Scotia
Crop and Livestock
Insurance Commission

640 Prince Street
PO Box 1092
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The Honorable Roger Bacon
Minister of Agriculture & Marketing
P.O. Box 190
Halifax, Nova Scotia
B3J 2M4

Sir:

The Nova Scotia Crop and Livestock Insurance Commission has the honor of submitting herewith, the Fourteenth Annual Report.

This report includes a summary of the Commission's operations and the audited Financial Statement for the fiscal year ending March 31, 1983.

Trusting that this report, submitted in accordance with Section 9 of "The Nova Scotia Crop and Livestock Insurance Act (1968)", will be of interest.

Respectfully submitted,
NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION

P.A. VanOostrum
Chairman

D.G. MacNeil
Manager

NOVA SCOTIA CROP & LIVESTOCK INSURANCE COMMISSION

FOURTEENTH ANNUAL REPORT

Fiscal Year Ending March 31st., 1983

BOARD MEMBERS:

P. VanCostrum	-	Chairman	- Canard
G. Coldwell	-	Member	- Port Williams (Term expired Oct.'82)
W. McCurdy	-	Member	- Old Barns
D. Salt	-	Member	- Wallace Bay (Term expired March '83)
D. Dickinson	-	Member	- Southampton
J. Johnson	-	Member	- N.S. Dept. of Agriculture
L. Palmer	-	Member	- Berwick (Appointed Nov. '82)

PRINCIPAL OFFICERS:

D.G. MacNeil	-	Manager
Mrs. K.G. Bartlett	-	Secretary
Miss B.A. Pratt	-	Accounting Clerk
B.M. Mahoney	-	Field Representative
R. Saunders	-	Regional Field Representative

AUDITOR:

Auditor General - Province of Nova Scotia

SOLICITOR:

J.R.M. Akerman

FIELD STAFF:

Dr. F. Forsyth
K. Morton
C. Hansen
S. Erb

FINANCIAL PARTICIPATION:

1. **ADMINISTRATION:**

   The Government of Nova Scotia contributes all of the administration costs totalling approximately $262,349.

2. PREMIUM: The Government of Canada provides financial assistance to the Canada-Nova Scotia Crop Insurance Program by contributing 50 percent of the total premium required each year. The Federal Government's contribution to this program will total $224,560. for 1982/1983.

   Under the Dairy Livestock Insurance, the insured farmer pays the total premium costs.

SUMMARY OF PROGRAM TO DATE:

YEAR	NUMBER INSUREDS	NO. INSURED ACRES	NO. INSURED ANIMALS
1969	277	10,126.9	
1970	345	12,539.9	
1971	364	8,740.0	
1972	379	14,797.2	
1973	492	14,347.6	
1974	498	16,373.5	
1975	568	17,582.6	
1976	602	19,182.1	
1977	770	22,018.05	
1978	1,133	23,158.65	26,121
1979	1,130	20,877.45	31,553
1980	964	21,050.39	23,581
1981	1,036	23,743.75	20,432
1982	965	25,535.41	17,253

OBJECTIVES AND RESPONSIBILITIES:

1. To make available to Nova Scotia farmers, a Crop and Livestock Insurance Program that will be of benefit in times of low crop yields or in the event of livestock losses, thus providing a stabilizing effect for the farmer and on the Agricultural Community in general.

2. The administration of the Crop and Livestock Insurance Program is the responsibility of the Commission under the authority of the Minister of Agriculture and Marketing. It is subject to the provisions of the Nova Scotia Crop and Livestock Insurance Act, and an Agreement between the Government of Nova Scotia and Canada.

3. The administration of Crop and Livestock Insurance Plans in Nova Scotia, established by regulations including the functions of promotion, sales, underwriting, field inspection, adjusting and payment of claims and accounting.

SUMMARY: 1982 YEAR

The Commission adopted the metric system under the Spring Grain, Corn and Winter Grain Plans.

Seeding commenced around the middle of April for processing Peas and Spring Grain. However the weather changed for the worse in early May with considerable rain restricting seeding. The inspection of orchards, lowbush blueberry fields, winter grain, forage and strawberries completed prior to mid June. The month of July was extremely dry, crops suffering from lack of moisture. The first frost occurred on August 22, with another frost reported on August 29, no serious damage occurred. September was a beautiful month weatherwise, making harvesting conditions ideal. Bean and Tobacco harvesting completed on September 25th. Due to the dry weather, apple sizing was a problem, and Spring Grain ripening unevenly caused some harvesting problems. The remainder of the fall continued to be mild, a high of 22 degrees celius reported on November 5th. Blueberry blossoms out on December 1st in the Parrsboro area, there was some concern in the event cold weather occurred quickly with regards to the 1983 fruit crops.

INSURANCE PLANS IN FORCE:

1. Spring Grain - Oats, Barley, Wheat and Mixed Grain
2. Winter Grain - Rye, Wheat
3. Tree Fruit - Apples, Pears
4. Tobacco (flue-cured)
5. Corn - Silage, Grain
6. Peas & Beans - Processing
7. Lowbush Blueberries
8. Strawberries
9. Forage
10. Dairy

FEATURES OF THE CROP INSURANCE PLANS:

(1) DESIGNATED PERILS:

Wind, frost, drought, excessive moisture, excessive rainfall, disease, insects, winter kill, flood and hail.

(2) TYPE OF INSURANCE:

Each insured crop is guaranteed a certain level of production based upon the past production records of each insured producer, when no records are available, a bench mark will be used.

(3) QUALITY GUARANTEE:

Losses due to low quality are taken into consideration under the following Crop Insurance Plans: Tree Fruit, Tobacco, Winter Wheat, Peas and Beans.

(4) LEVELS OF COVERAGE:

Spring Grain	-	minimum coverage 60% - maximum coverage 80%
Corn	-	minimum coverage 60% - maximum coverage 80%
Winter Grain	-	minimum coverage 70% - maximum coverage 80%
Tobacco	-	minimum coverage 36% - maximum coverage 80%
Tree Fruit	-	minimum coverage 35% - maximum coverage 80%
Blueberries	-	minimum coverage 60% - maximum coverage 70%
Strawberries	-	minimum coverage 60% - maximum coverage 70%
Forage	-	minimum $30.00 per acre, maximum $50.00 per acre
Peas & Beans	-	One level of coverage - 80%

(5) PRICE OPTIONS:

Each Crop Insurance Plan has a choice of price options in which premium charges and claim payments are based:

(a) Spring Grain - 16¢/ kg
(b) Corn - $18.00 per tonne for silage, or $126/tonne for grain at 15.5%
(c) Winter Grain - 17¢/kg
(d) Tobacco - 40¢,50¢,60¢,70¢ per pound, or a maximum of 90% of the average price received for the past two years on all tobacco sold, or the floor price, whichever is the lesser.
(e) Tree Fruit - 2¢, 2½¢, 3¢, 3½¢, 4¢, 4½¢, 5¢, 5½¢ or 6¢ per pound, or a maximum of 90% of the average price received for the past two years on all tree fruit sold.
(f) Blueberries - 14¢, 17¢, 20¢, or 23¢ per pound
(g) Strawberries - 30¢, 35¢ or 40¢ per quart
(h) Forage - $50.00 or $30.00 per acre
(i) Pea & Bean - Peas - 14.3¢ per pound Beans - 8.6¢ per pound

(6) GOOD EXPERIENCE DISCOUNT:

The discount is designed to recognize differences in risk between individual farmers and is based upon frequency of claims and years of participation in the Crop Insurance Program.

(a) BLUEBERRIES:

YEAR	3	4	5	6	7	8+
DISCOUNT	5%	10%	15%	20%	25%	30%

(b) TOBACCO and TREE FRUIT

YEAR	6	7	8	9	10+
DISCOUNT	6%	8%	11%	15%	20%

(c) STRAWBERRIES

YEAR	3	4	5	6+
DISCOUNT	5%	10%	15%	20%

CROP INSURANCE PLANS SUMMARY (April 1, 1982 - March 31, 1983)

PLAN NAME	NUMBER CONTRACTS	NUMBER INSUREDS	NUMBER ACRES INSURED	$ TOTAL COVERAGE	$ TOTAL PREMIUM	NUMBER CLAIMS	$ TOTAL INDEMNITY
Spring Grain	304	189	O - 3,432.21	$ 245,867.69	$ 22,390.86	20	$ 7,438.23
			B - 2,345.46	226,617.39	19,505.38		
			W - 262.56	27,485.32	3,063.16		
			M - 816.87	67,427.85	7,311.96		
			6,857.10	567,398.25	52,271.36		
Tree Fruit	76	73	A - 4,343.00	2,323,244.57	91,359.08	5	36,997.25
			P - 135.50	73,669.76	3,124.32		
			4,478.50	2,396,914.33	94,483.40		
Tobacco	13	13	596.80	1,184,179.63	39,180.72		
Peas & Beans	30	29	P - 1,508.00	486,936.34	60,866.90	14	47,563.51
			B - 2,277.25	680,566.15	84,295.44		
			3,785.25	1,167,502.49	145,162.34		
Forage (82/83)	44	44	923.50	38,245.00	5,841.50	13*	5,179.50
Corn	83	63	3,125.53	426,850.87	41,178.76	3	11,316.60
Blueberries	132	119	3,164.52	462,933.51	28,614.34	2	1,182.40
Strawberries	23	22	108.50	112,810.51	9,273.92	2	3,212.30
Winter Grain (82/83)	55	55	W - 1,903.06	250,934.27	25,330.70	22 *	13,063.02
			R - 592.65	67,967.05	7,783.64		
			2,495.71	318,901.32	33,114.34		
CROP SUMMARY	760	607	25,535.41	6,675,735.91	449,120.68	81	125,952.81
LIVESTOCK SUMMARY	205	205	TOTAL # ANIMALS 17,253	17,491,500.00	42,423.00	10	21,133.16
			TOTALS	$24,166,635.91	$491,543.68	91	$147,085.97

Claims paid on Forage for the 1981/1982 crop year ($5,118.60)

Claims paid on Winter Grain for the 1981/1982 crop year ($13,063.02)

SUMMARY OF CROP INSURANCE PLANS

(1969 - 1982 CROP YEARS INCLUSIVE)

PLANS:	# YEARS	TOTAL PREMIUM	CLAIMS PAID	LOSS RATIO	# CLAIMS
Spring Grain	14	$ 308,747	$ 279,291	0.90	630
Corn	12	$ 383,639	$ 345,026	0.90	246
Tree Fruit	13	$ 510,591	$ 350,608	0.69	106
Winter Grain	13 *	$ 126,000	$ 69,145	0.55	85
Tobacco	12	$ 264,579	$ 74,621	0.28	11
Strawberries	9	$ 65,211	$ 73,413	1.13	56
Lowbush Blueberry	10	$ 214,034	$ 122,300	0.57	142
Peas & Beans	11	$ 915,227	$ 803,196	0.88	254
Forage	5 **	$ 26,319	$ 24,814	0.94	73
TOTALS		$ 2,814,347	$ 2,142,414	$ .76	1,603

* Does not include summary of 1982-83 due to claims pending after March 31st.

OPERATIONS SUMMARY OF CROP INSURANCE YEARS

(1969 - 1982 Fiscal Years inclusive - April 1 - March 31)

CROP YEARS	NO. CONTRACTS	TOTAL COVERAGE	TOTAL PREMIUM	CLAIMS PAID
1969-1970	309	$ 337,423.00	$ 17,700	$ 11,449.00
1970-1971	346	$ 882,644.00	$ 31,937	$ 32,643.00
1971-1972	347	$ 766,303.00	$ 31,789	$ 61,002.00
1972-1973	392	$ 1,562,590.00	$ 79,343	$ 75,826.00
1973-1974	492	$ 1,747,875.00	$ 94,735	$ 246,874.00
1974-1975	560	$ 2,029,282.00	$ 164,811	$ 234,230.00
1975-1976	563	$ 2,285,874.00	$ 198,925	$ 168,151.00
1976-1977	601	$ 2,785,882.00	$ 224,369	$ 90,866.00
1977-1978	770	$ 3,453,011.00	$ 261,308	$ 252,676.00
1978-1979	781	$ 3,752,752.00	$ 287,315	$ 140,318.00
1979-1980	695	$ 4,007,142.00	$ 297,463	$ 302,169.00
1980-1981	666	$ 4,367,861.00	$ 312,813	$ 199,141.00
1981-1982	751	$ 5,851,383.00	$ 401,675	$ 222,576.00
1982-1983	760	$ 6,675,736.00	$ 449,121	$ 125,953.00

Since the Crop Insurance Program was first made available to Nova Scotia Farmers in 1969, for every dollar collected in premium from the farmer and along with the Federal Government's contribution - $ .76 has been paid out in claims.

FEATURES OF THE LIVESTOCK INSURANCE PLAN:

The following are the diseases designated as insurable under the Dairy Livestock Insurance Plan:-

(1) Reportable (brucellosis, tuberculosis, blue-tongue, foot and mouth, mange, vesicular stomatitis) or such other diseases designated as reportable.
(2) Acute Mastitis - optional
(3) Shipping Fever - pneumonia type
(4) Infectious Bovine Rhinotracheitis (respiratory form) I.B.R.

COVERAGE & COSTS

VALUE/HERD	COST/ANIMAL	VALUE/HERD	COST/ANIMAL
$200.00	$ .40	$ 1,000.00	$2.00 ($10.00)
$400.00	$ .80	$ 1,200.00	$2.40 ($12.00)
$600.00	$1.20 ($6.00)	$ 1,400.00	$2.80 ($14.00)
$800.00	$1.60 ($8.00)	$ 1,600.00	$3.20 ($16.00)

* figures in brackets indicate cost of including Acute Mastitis option.

LOSS OF INCOME BENEFIT COVERAGE & COSTS

The Loss of Income Benefit Option is only available to Dairy Insureds. This option is intended to compensate an insured when the monthly gross income from the sale of milk and/or cream is reduced below fifty percent (50%) of the average gross monthly income during the previous twelve (12) months as a result of one or more of the insurable diseases or fire. An insured can select the time period required such as 2,4,6, or 8 months.

INSURED AMOUNT	2 MONTH PERIOD COST/YEAR	INSURED AMOUNT	2 MONTH PERIOD COST/YEAR
$1,000.00	$ 6.00	$ 8,000.00	$48.00
$2,000.00	$12.00	$ 9,000.00	$54.00
$3,000.00	$18.00	$10,000.00	$60.00
$4,000.00	$24.00	$11,000.00	$66.00
$5,000.00	$30.00	$12,000.00	$72.00
$6,000.00	$36.00	$13,000.00	$78.00
$7,000.00	$42.00	$14,000.00	$84.00
		$15,000.00	$90.00

COUNTY SUMMARY OF DAIRY INSURANCE

1982-1983

NAME COUNTY	NUMBER CONTRACTS	TOTAL PREMIUM	TOTAL COVERAGE	NO. INSURED ANIMALS	NO. CLAIMS PAID	AMOUNT CLAIMS PAID
ANNAPOLIS	20	$ 3,705.60	$ 1,712,800.00	1,607		
ANTIGONISH	27	$ 4,902.00	$ 2,262,000.00	2,257	2	$ 6,975.00
COLCHESTER	34	$ 7,240.80	$ 3,217,400.00	3,349	3	$ 9,586.16
CUMBERLAND	10	$ 2,481.20	$ 1,053,600.00	1,051		
GUYSBOROUGH	1	$ 75.60	$ 33,800.00	42		
HALIFAX	10	$ 2,047.60	$ 945,800.00	958		
HANTS	27	$ 8,582.60	$ 2,673,300.00	2,530	3	$ 2,972.00
KINGS	30	$ 6,377.80	$ 2,542,700.00	2,525	1	$ 600.00
LUNENBURG	6	$ 772.40	$ 362,200.00	329	1	$ 1,000.00
PICTOU	13	$ 1,741.20	$ 829,600.00	781		
YARMOUTH	7	$ 1,343.60	$ 572,800.00	501		
CAPE BRETON	7	$ 872.60	$ 385,500.00	468		
INVERNESS	10	$ 1,928.40	$ 748,200.00	713		
RICHMOND						
VICTORIA	3	$ 351.60	$ 151,800.00	142		
QUEENS						
TOTALS	205	$42,423.00	$17,491,500.00	17,253	10	$21,133.16

DAIRY SUMMARY OF CLAIMS PAID

INSURABLE DISEASE	NO. CLAIMS PAID	AMOUNT CLAIMS PAID
1. Acute Mastitis	2	$ 1,800.00
2. Shipping Fever	7	$ 18,333.16
3. I.B.R.	1	$ 1,000.00

OPERATIONS SUMMARY
DAIRY LIVESTOCK INSURANCE PLAN
(1978-1983) Apr. 1st - Mar. 31st

YEARS	NO. INSURED HERDS	NO. INSURED CATTLE	TOTAL PREMIUM	CLAIMS PAID
1978-1979	352	26,121	$ 59,198.14	$ 31,744.50
1979-1980	403	29,491	$ 86,731.88	$ 60,501.10
1980-1981	284	22,817	$ 77,919.61	$ 53,089.50
1981-1982	249	20,480	$ 53,326.15	$ 16,120.35
1982-1983	205	17,253	$ 42,423.00	$ 21,133.16

DAIRY LIVESTOCK INSURANCE CLAIM SUMMARY (1978-1983)

DISEASE	NUMBER CLAIMS	CLAIM PAID
1. Acute Mastitis	101	$ 100,132.85
2. Shipping Fever	42	$ 66,553.56
3. I.B.R.	16	$ 15,091.50
4. Brucellosis	2	$ 810.70

Since the Dairy Livestock Insurance Plan was first made available in 1978, a total of $319,598.78 has been collected in premium, while $182,588.61 has been paid out in claims.

For every dollar collected in premium from the dairy insureds, .57¢ has been paid out in claims.

ACKNOWLEDGEMENTS

The Nova Scotia Crop & Livestock Insurance Commission wishes to acknowledge its appreciation and thanks, to Mr. D.W. Salt and Mr. Greg Coldwell, who retired from the Commission during the past year. Both of these individuals made a significant contribution to the Crop & Livestock Insurance Program over the years.

As well, the Commission recognizes the assistance and co-operation received from the following:

Agriculture Canada - Crop Insurance Personnel
N.S. Department of Agriculture and Marketing
Other Provincial Crop Insurance Agencies
The Commission Field and Clerical Staff

OFFICE OF THE AUDITOR GENERAL
NOVA SCOTIA

P.O. BOX 793,
HALIFAX, N.S.
B3J 2V2

AUDITOR'S REPORT

To the Chairman and Members of the
Nova Scotia Crop and Livestock
Insurance Commission and to the
Minister of Agriculture and Marketing

I have examined the balance sheet of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 1983 and the statement of revenues and expenses and the statement of equity of the Fund for the year then ended. My examination was made in accordance with generally accepted auditing standards and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1983 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied, after giving retroactive effect to the change in the method of accounting for administrative expenses reimbursed by the Department of Agriculture and Marketing as explained in Note 1 to the financial statements, on a basis consistent with that of the preceding year.

A.W. SARTY
AUDITOR GENERAL

Halifax, Nova Scotia
August 30, 1983

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
BALANCE SHEET
AS AT MARCH 31, 1983

ASSETS

	1983	1982 Restated
Current		
Cash	$ 36,750	$ 74,218
Short term investments	1,475,214	890,700
Accounts receivable - premiums	3,232	12,128
Accrued interest receivable	44,448	56,765
	$1,559,644	$1,033,811

LIABILITIES AND EQUITY

Current		
Unearned livestock premiums	$ 29,675	$ 37,719
Insurees' deposits	4,586	2,136
Provision for payment of unsettled indemnities	5,553	13,600
	39,814	53,455
Long Term		
Advance from Province of Nova Scotia	230,000	230,000
Equity of the Fund		
Crop insurance operating surplus	1,171,188	662,361
Livestock insurance operating surplus	118,642	87,995
	1,289,830	750,356
	$1,559,644	$1,033,811

APPROVED ON BEHALF OF THE COMMISSION

P. A. van Bortsum
Chairman

David Dickinson
Member

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OF EQUITY OF THE FUND
FOR THE YEAR ENDED MARCH 31, 1983

	Crop Insurance	Livestock Insurance	Totals 1983	Totals 1982 Restated
Balance, beginning of year	$ 662,361	$ 87,995	$ 750,356	$382,674
Add: Net income for the year after Government contribution	508,827	30,647	539,474	367,682
Balance, end of year	$1,171,188	$118,642	$1,289,830	$750,356

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OF REVENUES AND EXPENSES
FOR THE YEAR ENDED MARCH 31, 1983

	Crop Insurance	Livestock Insurance	Totals 1983	Totals 1982 Restated
Revenues				
Insurance premiums (Sch.A)	$449,120	$51,780	$500,900	$471,837
Interest income	177,699	-	177,699	135,530
	626,819	51,780	678,599	607,367
Expenses				
Indemnity claims (Sch. A)	117,905	21,133	139,038	239,638
Administrative Expenses (Sch.B)	194,981	-	194,981	191,986
	312,886	21,133	334,019	431,624
Profit before Government contribution	313,933	30,647	344,850	175,743
Contributions by the Province of Nova Scotia (Note 1)	194,894	-	194,894	191,939
Net income	$508,827	$30,647	$539,474	$367,682

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 1983

1. Accounting Policies

Significant accounting policies followed in the preparation of the financial statements are summarized below.

a) The Department of Agriculture and Marketing pays the administrative expenses of the Commission. Last year these expenses were included in the Statement of Revenues and Expenses with the offsetting credit to the Equity account. In 1983, a decision was made to show the credit as income rather than as a direct credit to Equity.

As a result of the change, which has been applied retroactively, the net income for the years ended March 31, 1983 and March 31, 1982 has been increased by $194,894 and $191,939, respectively.

b) Interest income and administrative expenses are attributed 100% to the crop insurance operations.

c) The costs of furniture and equipment purchases are expensed 100% in the year of acquisition.

2. Crop Re-Insurance Fund

The Province is party to an agreement with the Government of Canada, whereby, the Province makes advances to a fund administered by the Government of Canada called the Crop Re-Insurance Fund of Canada for Nova Scotia. The purpose of this Fund is to assist the Province of Nova Scotia when there is a requirement by the Province to make advances to the Commission for the payment of crop insurance indemnities. The balance of the non-interest bearing advances on hand in this Fund belonging to the Province as at March 31, 1983 was $298,392. Transactions concerning this Fund are not recorded in the accounting records of the Commission.

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
PREMIUM REVENUE AND INDEMNITY CLAIMS
FOR THE YEAR ENDED MARCH 31, 1983

	Premium Revenue				Indemnity Claims	
	Farmer	Federal	1983	1982	1983	1982
Crop Insurance						
Spring grain	$ 26,136	$ 26,136	$ 52,272	$ 49,018	$ 7,327	$ 18,449
Winter grain	16,557	16,557	33,114	33,722	9,076	15,567
Tree fruit	47,242	47,242	94,484	91,746	36,997	107,576
Tobacco	19,590	19,590	39,180	37,574	-	-
Corn	20,589	20,589	41,178	34,976	11,317	7,833
Peas and beans	72,581	72,581	145,162	112,564	47,564	42,478
Blueberries	14,307	14,307	28,614	30,336	1,182	6,367
Strawberries	4,637	4,637	9,274	7,172	1,326	20,471
Forage	2,921	2,921	5,842	4,566	3,116	5,377
	224,560	224,560	449,120	401,674	117,905	224,118
Livestock Insurance						
Dairy	51,780	-	51,780	69,247	21,133	15,520
Beef/cow/calf	-	-	-	916	-	-
	51,780	-	51,780	70,163	21,133	15,520
Total	$276,340	$224,560	$500,900	$471,837	$139,038	$239,638

SCHEDULE B

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
ADMINISTRATIVE EXPENSES
FOR THE YEAR ENDED MARCH 31, 1983

	1983	1982
Salaries and wages	$141,731	$121,071
Travel	19,187	24,240
Special services	5,449	10,470
Supplies and services	16,379	24,446
Other	12,235	11,759
	$194,981	$191,986

POOR

QUALITY

ORIGINAL